(b) RBI has reported that an amount of 11014.98 lakhs + $7500 + SHS 4597787 Rs. 4722.30 lakhs + $ 8000 was involved in bank frauds in respect of all commercial banks in India (including their foreign branches) in 1990 and 1991 (upto September, 1991) respectively).

(c) On the advice of Government, RBI has appointed a Committee under the Chairmanship of the then Deputy Governor of RBI to enquire into various aspects relating to frauds and malpractices in Banks.

(d) No, Sir.

(e) Does not arise.

Income Tax Notices to Persons Having Telephones

1691. SHRI K.H. MUNIYAPPA: Will the Minister of FINANCE be pleased to state:

(a) whether in some States the Income Tax Department is issuing notices to all those who have acquired new telephones; and

(b) if so, the details in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR): (a) and (b). "New Telephone Connections" has been identified as one of the parameters for enquiries to discover potential new tax-payers. Accordingly, on the basis of information obtained from the concerned authorities regarding persons who had boked or acquired new telephone onnections, the Central Information Branches of the Income-tax Department in the States of Gujarat, Maharashtra, Haryana & Tamil Nadu, enquity letters were issued on a selective basis to the persons concerned and the information gathered has been communicated to the Assessing Officers for appropriate action.

Voluntary Retirement Scheme for D.T.C. Employees

1692. SHRI VIJAY KUMAR YADAV: Will the Minister of SURFACE TRANSPORT be pleased to state:

(a) whether the Government have decided to launch a voluntary retirement scheme for the Delhi Transport Corporation employees; and

(b) if so, the details of the scheme and the number of employees proposed to be reduced by the said scheme?

THE MINISTER OF STATE OF THE MINISTRY OF SURFACE TRANSPORT (SHRI JAGDISH TYTLER): (a) and (b). A Group of Ministers chaired by the Finance Minister has been constituted to work out an inter-connected package for the rehabilitation of DTC, in order to ensure its long term viability. A voluntary retirement scheme for DTC employees is one of the proposals under consideration of the Group of Minister. No final decision has yet been taken on the scheme.

Loans to SSTs

[*Translation*]

1693. SHRI ARJUN SINGH YADAV:
SHRI VILASRAO NAGNATHRAO GUNDEWAR:
SHRI RAM LAKHAN SINGH YADAV:
SHRI RAJNATH SONKAR SHASTRI:
SHRI PRAKASH V. PATIL:

Will the Minister of FINANCE be pleased to state:

(a) whether any guidelines have been laid down for grant of loans to Small Scale

industries by public sector banks and financial institutions;

(b) if so, the details thereof;

(c) the number of loan applications received from the Small Scale Industries/ Entrepreneurs by these banks and institutions and the amount of loans sanctioned during each of the last two years, State-wise;

(d) whether many industries have become sick due to delay in providing loansl;

(e) if so, the reasons therefor; and

(f) the action taken in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b). General guidelines regarding timely and adequate sanction of working capital limits and other finical assistance to small scale industries by banks are issued by Reserve Bank of India (RBI) from time to time. Small Industries Development Bank of India (SIDBI), as the principal financial institution for the promotion, financing and development of small scale industries, issues guidelines to the primary lending institutions consisting of SFCs, SIDCs, Commercial and Cooperative Banks which interalai cover specific aspects of small industry financing under SIDBI's Refinancing Scheme setting out the terms of assistance like rate of interest, promoters' contribution, del equity ratio, period of repayment and su other aspects.

(c) RBI has reported that they do n compile data regarding number of units ar amounts sanctioned. SIDBI has howev reported that it sanctioned assistance 1 1,06,663 and 68,337 units amounting to R 2,823.3 crores and 2267.5 crores during th period from April,90 to March,91 and fro April,91 to Dec.,91 respectively. A State ment showing the State-wise sanctions c assistance by SIDBI under its Refinanc and Bills Discounting Schemes covering th above period is attached.

(d) to (f). RBI has reported that the banks generally provide loans to small industries in time. However, there may be some isolated instances where banks are unable to provide working capital on the ground that there is a credit wqueez or due to the over-extended position of the banks' cridit portfolios. Banks have been advised by RBI to ensure that under no circumstances should credit flow to the priority sector get disrupted. RBI and the State Level Inter-Institutional Committees (SLIIC's) constantly review the cases of SSI units to which term loans have been sanctioned by SFCs but to which working capital has not been sanctioned by the Commercial banks. Further banks are under instructions from RBI to ensure timely sanction of working capital to prevent industries from becoming sick.

STATEMENT

State-wise Assistance Sanctioned by SIDBI

(Rs. in cores)

No.	*State*	*April,90 -March,91 Amount Sanctioned*	*April,91 -Dec.,91 Amount Sanctined*
1.	Andhra Pradesh	190.3	118.5

(Rs. in cores)

No.	*State*	*April,90 -March,91 Amount Sanctioned*	*April,91 -Dec.,91 Amount Sanctined*
2.	Arunchal Pradesh	0.6	0.2
3.	Assam	16.2	11.4
4.	Bihar	44.4	27.4
5.	Goa	22.7	19.5
6.	Gujarat	278.5	245.4
7.	Haryana	64.8	61.3
8.	Himachal Pradesh	22.2	21.3
9.	Jammu & Kashmir	29.3	19.3
10.	Karnataka	203.6	150.7
11.	Kerala	111.4	75.9
12.	Madhya Pradesh	111.6	67.9
13.	Maharashtra	290.8	206.9
14.	Manipur	1.8	1.9
15.	Meghalaya	2.7	1.2
16.	Mizoram	3.4	1.6
17.	Nagaland	2.1	0.3
18.	Orissa	50.7	37.2
19.	Punjab	95.1	53.9
20.	Rajasthan	124.1	97.9
21.	Sikkim	0.9	1.9
22.	Tamil Nadu	263.5	224.3

(Rs. in cores)

No.	*State*	*April,90 -March,91 Amount Sanctioned*	*April,91 -Dec.,91 Amount Sanctined*
23.	Tripura	1.3	2.4
24.	Uttar Pradesh	189.6	147,4
25.	West bengal	107.5	87.3
26.	Union Territories	63.1	52.8
	Total	2292	1746.1

Ordnance Factory in Bihar

1694. SHRI RAJESH KUMAR: Will the Minister of DEFENCE be pleased to state:

(a) whether the Government of Bihar has requested the Union Government to set up an ordnance factory in Bihar;

(b) if so, the decision taken by the Government in this regard; and

(c) the place selected for this purpose?

THE MINISTER OF DEFENCE (SHRI SHARAD PAWAR): (a) Bihar Government had offered a few sites sometime back for the proposed ordnance factory to manufacture propellants.

(b) The proposal to set up a new ordance factory to manufacture propellants has since been dropped.

(c) Does not arise.

[*English*]

Advances to States for Externally aided Projects

1695. SHRIMATI BASAVA RAJESHWARI: Will the Minister of FINANCE be pleased to state:

(a) whether the Government propose to give advance to State for externally aided projects from the next financial year;

(b) if so, the total amount proposal to be provided to each State under this scheme during 1992-93;

(c) whether foreign funds have lapsed in some due to non-utilisation of the same; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR): (a) and (b). The question of giving advances to States for externally aided projects is at the proposal stage. A final decision has not been taken.

(c) and (d). External assistance is usually tied to projects spread over a period of 5-7 years. Where necessary extension and restructuring are agreed to with donor agencies for full utilisatin of committed assistance.